

Product Summary: Major Cancer

This Product Summary is for illustrative purposes only and shall not constitute a contract. The following is a simplified description of the key product features. The exact terms can be found in the Policy Terms and Conditions. The quotation is based on standard life.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

Policy Owners' Protection Scheme:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Nature and Objective of the Plan:

This is a yearly renewable, Non-participating rider that pays the Sum assured if the Life insured is diagnosed with Major Cancer while the rider is in force. At the rider Expiry date, if We have not paid out any claims, this rider will end and no Benefits will be payable.

Plan Benefit:

Major Cancer Benefit

While the rider is in force, upon diagnosis of Major Cancer of the Life insured by a Doctor, We will pay the Sum assured less any amounts owing to Us. When We make this payment, the rider ends.

Definition of Major Cancer*

A malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
 - Pre-malignant;
 - Non-invasive;
 - Carcinoma-in-situ (Tis) or Ta;
 - Having borderline malignancy;
 - Having any degree of malignant potential;

- Having suspicious malignancy;
- Neoplasm of uncertain or unknown behavior; or
- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;
- Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3;
- All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and
- All tumours in the presence of HIV infection

*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). This Critical Illness falls under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

Benefit Limitation

We will only provide a maximum aggregate amount of S\$2.0 million per Life insured for all policies and riders issued by Us with Critical Illness benefits.

Yearly Renewability

This is a yearly renewable rider and the policy term is 1 year. At the end of 1 year policy term, this rider will be renewed automatically for another 1 year at the same conditions on the expiry date before renewal, so long as the following conditions are met:

- (a) this rider is in force on the expiry date before the renewal; and
- (b) the Life insured has not reached Age 86 at the renewal date.

We reserve the right to terminate Your rider by giving you 90 days' notice.

Insurance Cover Charge

We will deduct Insurance cover charge daily in respect of the Sum assured of the rider, starting from the Rider commencement date. The Insurance cover charge will depend on the Sum assured of the rider, the attained age of the Life insured, the Life insured's gender and smoker status on each Basic policy's policy anniversary. Insurance cover charge are payable daily via deduction from the Account value in Basic policy. In the event that the deduction of the daily Insurance cover charge will result to Account value in Basic policy falls below S\$1.00, no deduction of the daily insurance cover charge will take place. We will provide a three (3) days' grace period such that Your rider is kept in force. This rider will be de-activated if the required Insurance cover charge is not paid by the expiry date of the grace period.

The Insurance cover charge for this rider is not guaranteed. We reserve the right to change the Insurance cover charge at any time by giving You thirty (30) days' written notice in advance.

De-activate the Rider

Your rider will be de-activated when any one of the following event happens:

- (a) de-activation of the Basic policy;
- (b) free-look of the rider;
- (c) upon Your request to de-activate the rider. The de-activation will take effect on the next calendar day; or
- (d) the deduction of the daily Insurance cover charge will result to Account value in Basic policy falls below S\$1.00 and Insurance cover charge for this rider is not paid by expiry date of the grace period.

When Your rider is de-activated, all Benefits under this rider will end. The rider will remain dormant and You may choose to re-activate Your rider at any time before termination of this rider occurs.

Re-activate the Rider

If Your rider is de-activated, You may re-apply to re-activate the rider to in force.

Re-activation of the rider is subject to Our approval, depending on the insurability of the Life insured and such other terms and conditions as We shall determine from time to time. Upon our approval, re-activation will take effect on the next calendar day. All exclusions will begin from the effective day of re-activation.

Termination:

This rider will end when any of the following events happens first:

- (a) Termination of the Basic policy;
- (b) 90 days after We give You notice that the rider cannot be renewed; or
- (c) We paid out the rider Benefit subject to the maximum aggregate amount.

Exclusions:

There are certain conditions under which no Benefits will be payable.

1. We do not pay the Benefits if the Major Cancer is directly or indirectly, wholly or partly caused by:
 - Intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Rider issue date, the last increase in rider's Sum assured made or the latest rider re-activation date, whichever is later;
 - Effects of drug or alcohol addiction;
 - Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related condition, unless the HIV infection is due to blood transfusion or occupationally acquired HIV; or
 - A Pre-existing condition.
2. The Major Cancer is diagnosed within the first 90 days waiting period. Waiting period will start from the Rider issue date, the last increase in rider's Sum assured made or the latest rider re-activation date, whichever is later.
3. The Life insured did not survive for 30 days after the date of diagnosis of the Major Cancer.
4. When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance, the Certificate of Insurance and Endorsement.

When any of the exclusion happens, We will return the total Insurance cover charge paid for this rider

without interest back into the Basic policy's Account value, less any amounts owing to Us.

Impact of Early Surrender:

As this product has no savings or investment feature, there is no cash value if the rider ends or if the rider is terminated prematurely.

Free Look Period:

You may return this rider for cancellation within 14 days after You receive the rider document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the rider, such as payments for medical check-up and other expenses, from the Insurance cover charge You paid. The balance Insurance cover charge (if any) will be refunded back into the Basic policy's Account value.

If Your policy document is sent by email, We consider this policy is delivered to You 1 day after the date of emailing.

Free look period is only applicable for the first time when this rider is issued. It is not applicable to the subsequent re-activation of the rider.

Note:

Age means the age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of your policy are contained in your Policy Terms and Conditions.